Insurance	Full Rate		Employees hired prior to 1/1/03		Employees hired after 1/1/03		All Clerical, DPW, Fire, Library Union Employees; Town/School non-union employees hired after 11/1/14; Police union hired after 5/18/15	
	100%		20%		30%		40%	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family
Network Blue NE Value Plus	653.24	1715.51	130.65	343.10	195.97	514.65	261.30	686.20
PPO - DELTA DENTAL - BASIC LIFE 50%								
	Individual	Family	Individual			Family		
Blue Care Elect Preferred PPO	810.02	2127.22	405.01		1063.61			
Delta Dental	54.66	148.14		27.33		74.07		
Basic Life	7.50		3.75					